

**Information to identify the case:**

Debtor 1	<u>Clarence Edward Hicks</u>	Social Security number or ITIN xxx-xx-6273
	First Name Middle Name Last Name	EIN - - - - -
Debtor 2 (Spouse, if filing)	<u>Henrietta T Hicks</u>	Social Security number or ITIN xxx-xx-2092
	First Name Middle Name Last Name	EIN - - - - -
United States Bankruptcy Court Western District of Texas		
Case number: 17-11100-tmd		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Clarence Edward Hicks

Henrietta T Hicks  
aka Henrietta Tolbert Hicks

8/17/22

**For the  
court:**



Barry D. Knight  
Clerk of the Bankruptcy Court

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Western District of TexasIn re:  
Clarence Edward Hicks  
Henrietta T Hicks  
DebtorsCase No. 17-11100-tmd  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0542-1

User: admin

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Date Rcvd: Aug 17, 2022

Form ID: 3180W

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2022:**

Recip ID	Recipient Name and Address
db	#+ Clarence Edward Hicks, 7006 Hillcroft Drive, Austin, TX 78724-3629
db	+ Henrietta T Hicks, 7006 Hillcroft Drive, Austin, TX 78724-3629
17149724	+ Caine & Weiner (Safeco Insur), Po Box 5010, Woodland Hills, CA 91365-5010
18088457	Citibank, N.A., not in its individual et.al., Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
17149729	+ Frost Bank, PO Box 1727, Austin, TX 78767-1727
17149730	+ Green Sky, LLC - Home Depot, 1797 Ne Expressway, Atlanta, GA 30329-7803
17149731	+ I C System Inc (Brackenridge Hospital), Po Box 64378, Saint Paul, MN 55164-0378
17149733	Internal Revenue Service, Federal Payment Levy Program, STOP 5050 Annex 5 Box 291236, Kansas City, MO 64121
17149735	+ Mackie Wolf Zientz & Mann PC, Parkway Office Ctr Suite 900, 14160 North Dallas Parkway, Dallas, TX 75254-4314
17149736	+ Msb/gila Grp (Travis Cty EMS), 6505 Airport Bv, Austin, TX 78752-3627
17149739	+ Silverleaf Time Share, 101 Tiki Dr #202, Galveston TX 77554-8178
17149740	+ Steven P Bass, Asst. US Attorney, 816 Congress Ave #100, Austin, TX 78701-2470
17149742	+ Travis County EMS, C/O Municipal Services Bureau, 8325 Tuscany Way Bldg 4, Austin, TX 78754-4734
17149744	+ Wells Fargo Bank, 111 Congress Ave, Austin, TX 78701-4240
17149745	+ Whitebridge Financial (M&M Bedding), Disputed Payments, 1575 Corporate Woods Pkwy, Ste 100, Uniontown, OH 44685-7895

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
ust	+ Email/Text: ustpregion07.au.ecf@usdoj.gov	Aug 17 2022 22:20:00	United States Trustee - AU12, United States Trustee, 903 San Jacinto Blvd, Suite 230, Austin, TX 78701-2450
cr	+ Email/Text: AllBankruptcyEBN@il.cslegal.com	Aug 17 2022 22:20:00	U.S. Bank National Association, not in its individ, c/o Codilis & Moody, P.C., 400 N. Sam Houston Pkwy E, Suite 900A, Houston 77060-3548
17149722	+ Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Aug 17 2022 22:20:00	Asset Acceptance, PO Box 2037, Warren, MI 48090-2037
17149723	+ Email/Text: Bankruptcy.Notices@pnc.com	Aug 17 2022 22:20:00	BBVA Comapss Bank, PO Box 10566, Birmingham, AL 35296-0001
17203008	+ Email/Text: AllBankruptcyEBN@il.cslegal.com	Aug 17 2022 22:20:00	CODILIS & STAWIARSKI, P.C., ATTN: BANKRUPTCY DEPARTMENT, 400 N. SAM HOUSTON PARKWAY EAST #900A, HOUSTON, TX 77060-3548
17159684	+ Email/Text: Bankruptcy.Notices@pnc.com	Aug 17 2022 22:20:00	COMPASS BANK, 401 WEST VALLEY AVE,

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			HOMEWOOD, AL 35209-4800
17149726	Email/Text: Bankruptcy.Notices@pnc.com	Aug 17 2022 22:20:00	Compass Bank, 2009 Beltline Parkway, Decatur, AL 35603
17202002	+ Email/Text: bankruptcy@cavps.com	Aug 17 2022 22:20:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
17149727	+ EDI: CONVERGENT.COM	Aug 18 2022 02:18:00	Convergent Outsourcing, Inc, 800 SW 39th Street, Renton, WA 98057-4927
17149734	EDI: IRS.COM	Aug 18 2022 02:18:00	Department of Treasury -, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
17149728	+ Email/Text: bankruptcydepartment@tsico.com	Aug 17 2022 22:20:00	Eos Cca, Po Box 981025, Boston, MA 02298-1025
17149725	Email/Text: BNSFN@capitalsvcs.com	Aug 17 2022 22:20:00	Ccs/first National Ban, 500 East 60th St North, Sioux Falls, SD 57104
17239861	+ Email/Text: bankruptcy@greenskycredit.com	Aug 17 2022 22:20:00	Greensky, LLC, 1797 North East Expressway Suite 100, Atlanta, GA 30329-2451
17237279	Email/PDF: resurgentbknotifications@resurgent.com	Aug 17 2022 22:22:19	LVNV Funding, LLC its successors and assigns as, assignee of Household Bank (SB), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
17223355	Email/PDF: resurgentbknotifications@resurgent.com	Aug 17 2022 22:22:09	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
17236825	Email/PDF: resurgentbknotifications@resurgent.com	Aug 17 2022 22:22:14	LVNV Funding, LLC its successors and assigns as, assignee of Bank of America, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
17237462	Email/PDF: resurgentbknotifications@resurgent.com	Aug 17 2022 22:22:09	LVNV Funding, LLC its successors and assigns as, assignee of Citibank USA, N. A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
17223497	Email/PDF: resurgentbknotifications@resurgent.com	Aug 17 2022 22:22:19	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
17236856	Email/PDF: resurgentbknotifications@resurgent.com	Aug 17 2022 22:22:13	LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
17224669	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 17 2022 22:20:00	Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
17149737	+ EDI: LCIPHHRMGT	Aug 18 2022 02:18:00	Ocwen Loan Service, LLC, 1661 Worthington Rd, Suite 100, West Palm Beach, FL 33409-6493
17236521	EDI: LCIPHHRMGT	Aug 18 2022 02:18:00	Ocwen Loan Servicing LLC, ATTN: BANKRUTPCY DEPARTMENT, P O BOX 24605, West Palm Beach, FL 33416-4605
17159339	Email/Text: Bankruptcy.Notices@pnc.com	Aug 17 2022 22:20:00	Compass Bank, PO BOX 10566, Birmingham, AL 35296
18321937	Email/Text: Bankruptcy.Notices@pnc.com	Aug 17 2022 22:20:00	PNC Bank, NA, PO Box 94982, Cleveland, OH 44101
17165690	EDI: PRA.COM	Aug 18 2022 02:18:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
17150335	+ EDI: RECOVERYCORP.COM	Aug 18 2022 02:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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17149738	+ EDI: CITICORP.COM	Aug 18 2022 02:18:00	Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
17149741	+ EDI: RMSC.COM	Aug 18 2022 02:18:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
17989303	EDI: LCIPHMMRG	Aug 18 2022 02:18:00	U.S Bank National Association c/o, PHH Mortgage Corporation, Bankruptcy department, PO box 24605, West Palm Beach, FL 33416-4605
18066192	^ MEBN	Aug 17 2022 22:15:15	U.S. Bank National Association, et. al., P.O. Box 814609, Dallas, TX 75381-4609
18099065	^ MEBN	Aug 17 2022 22:15:15	U.S. Bank Trust National Association, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
17149743	Email/Text: USATXW.BankruptcyNotices@usdoj.gov	Aug 17 2022 22:20:00	United States Attorney, 601 N.W. Loop 410, Suite 600, San Antonio, TX 78216-5597

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
17149732	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court; Internal Revenue Service, Special Procedures Staff, 300 E. 8th St. M/S 5022 AUS, Austin, TX 78701
17149721	##+	Allied Collection Svcs (Nutribullit), 8550 Balboa Blvd Ste 232, Northridge, CA 91325-5806

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2022 at the address(es) listed below:

Name	Email Address
Carlos R. Hernandez-Vivoni	on behalf of Creditor U.S. Bank National Association not in its individual capacity, but solely as Trustee for NRZ Pass- Through Trust XI Carlos.Hernandez@padgettlawgroup.com, chernandez@wblawpr.com
Carron E. Nicks	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Amerquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2003-1 txwb@carronnicksllaw.com
Christy Lingafelter Heimer	on behalf of Debtor Clarence Edward Hicks heimerlaw@gmail.com heimerlawofficespc@jubileebk.net
Christy Lingafelter Heimer	on behalf of Debtor Henrietta T Hicks heimerlaw@gmail.com heimerlawofficespc@jubileebk.net

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Deborah B. Langehennig

on behalf of Trustee Deborah B. Langehennig mschoppe@ch13austin.com courtdownloads@ch13austin.com

Lakia' S. McCline

on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed  
Pass-Through Certificates, Series 2003-1 lakia.mccline@tx.cslegal.com, TX.bkpleadingsWEST@tx.cslegal.com

Lakia' S. McCline

on behalf of Creditor U.S. Bank National Association not in its individual capacity, but solely as Trustee for NRZ Pass- Through  
Trust XI lakia.mccline@tx.cslegal.com, TX.bkpleadingsWEST@tx.cslegal.com

Paul K. Kim

on behalf of Creditor U.S. Bank National Association wdecf@BDFGROUP.com

United States Trustee - AU12

ustpregion07.au.ecf@usdoj.gov

TOTAL: 9